

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 George E. Glover
 Debtor

Case No. 12-12269-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2016.

db +George E. Glover, 6046 Lawndale Street, Philadelphia, PA 19111-5724
 12721116 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 12930776 +Vericrest Financial, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 12842577 Wells Fargo Bank, Overdraft Recovery, P.O. Box 50014, Roanoke, VA 24040-0014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Dec 24 2016 00:46:46 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 24 2016 00:45:40
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 24 2016 00:46:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12705496 EDI: HNDA.COM Dec 24 2016 00:33:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 12779778 +E-mail/Text: broman@amhfcu.org Dec 24 2016 00:46:25 American Heritage FCU,
 2060 Red Lion Rd., Philadelphia, PA 19115-1699
 12751515 EDI: AIS.COM Dec 24 2016 00:33:00 American InfoSource LP as agent for,
 InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 12731446 +EDI: BANKAMER.COM Dec 24 2016 00:33:00 Bank of America, N.A., 7105 Corporate Drive,
 PTX B-209, Plano, TX 75024-4100
 12738294 EDI: RECOVERYCORP.COM Dec 24 2016 00:33:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 12695089 +E-mail/Text: bankruptcy@phila.gov Dec 24 2016 00:46:45 CITY OF PHILADELPHIA,
 1515 ARCH STREET, 15TH FLOOR, Philadelphia, PA 19102-1504
 12848398 E-mail/Text: bankruptcy@phila.gov Dec 24 2016 00:46:45
 City of Philadelphia, Law Department Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12707942 +EDI: TSYS2.COM Dec 24 2016 00:33:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13192227 E-mail/Text: bankruptcy.bnc@dittech.com Dec 24 2016 00:45:26 Green Tree Servicing, LLC,
 PO BOX 0049, Palatine, IL 60055-0049
 12755827 EDI: JEFFERSONCAP.COM Dec 24 2016 00:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12767069 +EDI: OPHSUBSID.COM Dec 24 2016 00:33:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12783063 EDI: BL-CREDIGY.COM Dec 24 2016 00:33:00 Main Street Acquisition Corp., assignee,
 of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13028909 EDI: AIS.COM Dec 24 2016 00:33:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 12713800 +EDI: OPHSUBSID.COM Dec 24 2016 00:33:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12756293 EDI: PRA.COM Dec 24 2016 00:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13024894 +EDI: PRA.COM Dec 24 2016 00:33:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 13003129 +EDI: WFFC.COM Dec 24 2016 00:33:00 Wells Fargo Bank NA, 1 Home Campus, MAC# 2303-04C,
 Des Moines IA 50328-0001
 12779536 +EDI: WFFC.COM Dec 24 2016 00:33:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A,
 Des Moines, IA 50328-0001

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, NA paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
BRUCE J. TRAWICK on behalf of Debtor George E. Glover brucejitz@gmail.com, srowe@dc331sp.org
DAVID H. LIPOW on behalf of Creditor BANK OF AMERICA, N.A. bkecf@milsteadlaw.com,
dlipow@milsteadlaw.com
DAVID H. LIPOW on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com,
dlipow@milsteadlaw.com
GREGORY JAVARDIAN on behalf of Creditor Bank of America, N.A. greg@javidianlaw.com,
mary@javidianlaw.com;tami@javidianlaw.com
GREGORY JAVARDIAN on behalf of Creditor Vericrest Financial, Inc. greg@javidianlaw.com,
mary@javidianlaw.com;tami@javidianlaw.com
JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JILL MANUEL-COUGHLINE on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com
MARIO J. HANYON on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:					
Debtor 1	<u>George E. Glover</u>			Social Security number or ITIN	xxx-xx-2690
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 12-12269-mdc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George E. Glover
aka Michael Jones

12/22/16

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.